

Schedule for Your Professional Indemnity Miscellaneous Professions policy

Produced on 08 January 2021

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RENEWAL NOTICE

Introduction

The premium to renew this policy should be paid by the Effective date or within 15 days thereafter. The Schedule forms part of Your policy and replaces the previous Schedule(s).

Schedule contents

Policy details	Useful information about Your policy.
Details of cover	Details of Your cover including the Excess, Limit of Indemnity and any endorsements applying to this policy, so please check the details carefully.

Policy details

Policy number	25224707 LAL
Effective date	1 January 2021
Policy expires	31 December 2021
Renewal date	1 January 2022
Annual premium	£14,642.00
Premium due inclusive of Insurance Premium Tax	£16,399.04
Insurance Premium Tax	£1,757.04

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.

If there are any direct debit payment defaults during the policy year, a £15 charge will be applied to Your policy.

Contact details

Policyholder	MUSICIANS UNION 60-62 Clapham Road London SW9 0JJ
Your Insurance Adviser	HENCILLA CANWORTH LTD SIMPSON HOUSE 6 CHERRY ORCHARD ROAD CROYDON CR9 6AZ

**Details of Cover -
Professional Indemnity
Insurance for
Miscellaneous
Professions**

The Business: Lecturing and teaching of music
Period of Insurance: 1 January 2021 to 31 December 2021
Limit of Indemnity: £1,000,000
Fee Income: £7,485,000

Additional Cover

Representation Costs: £15,000 in any one Period of Insurance

Excess

£1,000 in respect of all work

Endorsements Applicable

Special Endorsement 1

The limit of indemnity in respect of any one member is £1m in the aggregate

Special Endorsement 2

Exception 2 is deleted in its entirety and replaced by the following :

We will not provide indemnity in respect of any Claim arising directly or indirectly from or caused by

- 1 any Bodily Injury;
- 2 any loss of or damage to property unless arising from any actual or alleged breach of duty in the performance of Your Business.

Special Endorsement 3:

The Bodily Injury definition is deleted in its entirety and replaced with the following;
Any injury including death or physical injury